



**DISCOUNT**  
**TIRE**

**AMERICA'S**  
**TIRE**

**TIRE RACK**

**DUNN**  
TIRE & AUTO

**SUBURBAN TIRE**  
AUTO REPAIR CENTERS

**ELLISVILLE**  
TIRE & SERVICE

# 2026 BENEFITS GUIDE

Full-Time  
Employees



# Caring for Our People

One of the ways we Care for and Cultivate Our People is by continuously adjusting and enhancing the benefits we offer to help meet their needs. To ensure our benefits package is competitive, we regularly benchmark our offerings and costs by comparing them to what is offered by other retail and large employers.

Benefits in this guide are for employees of:  
**Discount Tire (MI),  
Tire Rack, and  
Dunn Tire & Auto**

Selecting your benefits takes careful consideration and our goal is to keep you informed and give you choices so you can make the best decisions for your and your family's needs. This benefit guide is designed to assist you in making those decisions.

## In This Guide

### Overview ..... 2

- About Our Benefits
- Electronic Consent for Benefit Plan Documents
- Eligibility
- Key Terms
- Enrollment Timelines
- Changes to Benefits
- Physician Affidavit

### Core Benefits ..... 8

*The following benefits are elected in Workday\**

- Medical Insurance
  - Plan Comparisons
  - Cost Saving Tips
  - Wellness Programs
  - Pharmacy
- Dental Insurance
- Vision Insurance
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Income Protection (Life & Disability)
- Legal Insurance
- Identity Theft Protection

### Additional Benefits ..... 22

*The following benefits are not elected in Workday*

- Employee Assistance Program
- Family Care
- 401(k)
- Educational Assistance
  - Tuition Assistance Program
  - Partner School Discounts
  - ASU Online 20% Scholarship Program
  - Dependent Scholarship
- Help for Employees and Their Families
  - Bruce T. Halle Assistance Fund
  - Executive Health Case Management
- Discounts
- Pet Insurance

### Benefit Costs

For benefits elected in Workday, click the benefit event in your Workday inbox to review benefit costs.

For benefits elected outside of Workday, visit the websites and/or portals referenced in this guide for details regarding benefit costs.

## Discount Tire Family Website

For additional information on the benefits listed in this guide or to learn about other support resources available to you and your family, please visit the Discount Tire Family website at [discounttirefamily.com](https://discounttirefamily.com).

Employees and their families may visit the site to access benefit information at any time, on any device, from work or home.

# Electronic Consent for Benefit Plan Documents

**ACTION NEEDED** Choose Electronic Consent for Delivery of Benefit Plan Documents. We're making it easier and greener to access your employee benefit plan documents. In Workday you can choose to receive these documents electronically instead of by mail. Make the switch and help us go paperless!

## Why Opt In?

- » Faster and more convenient — Access documents anytime through your Workday home page.
- » Supports our sustainability efforts — Less paper, less waste.
- » Keeps everything in one place — No more digging through mail.

## How to Opt In

When completing your enrollment in Workday:

1. Review the following NOTICE OF INTENTION.
2. Go to the Consent tile in your enrollment event.
3. Select Electronic as your preferred delivery method and submit.

## NOTICE OF INTENTION TO SUPPLY BENEFIT PLAN-RELATED DISCLOSURES ELECTRONICALLY

As the sponsor of Discount Tire's benefit plans ("the Plan"), we are obligated to furnish you with certain documents related to the Plan and your benefits thereunder. We would like to provide the required documents to you electronically. The documents are:

- » **Group Medical Plans - Summary of Benefits and Coverage (SBCs):** These documents provide a summary of the medical plan benefits per plan offered, including examples of how the plan's cost-sharing features (deductibles, copayments and co-insurance) work.
- » **Group Medical Plans - Summary Plan Documents (SPDs):** These documents provide a plain-language description of the medical plan benefits per plan offered, including eligibility, exclusions, claims and appeals procedures, and your other rights and obligations.
- » **Required Health Plan Notices**
  - » Medicare Part D Creditable Coverage Notice
  - » HIPAA Comprehensive Notice of Privacy Policy and Procedures
  - » Notice of Special Enrollment Rights
  - » General COBRA Notice
  - » Notice of Right to Dispute Primary Care Provider and of No Obligation or Pre-Authorization for OB/GYN Care

- » Women's Health and Cancer Rights Notice
- » Summary Annual Report (SAR)

With your consent and opt in, we will provide access to these documents electronically via the Workday platform. Documents will be available at any time and from any device, in PDF format. To view them, you'll need a smartphone, tablet, or computer with PDF reader software (such as Adobe Acrobat Reader). You will also have the option to download, save, or print the documents at your convenience.

If we change the way we deliver these documents in the future, we will provide you with an updated notice and a new consent form.

If you consent to us providing you access to these documents electronically, you are free to withdraw that consent at any time. If you choose to withdraw your consent, future documents will be provided to you in hard copy at the address notated in Workday. Please ensure your home address is up to date by reviewing your Workday Personal Information app.

To withdraw consent, submit a Benefit Change for Consent in Workday:

1. From the Home page, click Benefits & Pay, then click Change Benefits
2. Choose Change Consent - Electronic Benefit Plan Documents
3. Go to the Consent tile
4. Select Paper as your preferred delivery method
5. Submit the benefit change

You are entitled to request a paper copy of any document we provide electronically, free of charge. To request one, please email us at [benefits@discount-tire.com](mailto:benefits@discount-tire.com). We will send the documents by mail to the address notated in Workday.

**To consent to our providing you these documents electronically, go to the benefit event in your [Workday](#) inbox and follow the instructions on the screen and within the Consent benefit tile.**



# Benefit Eligibility

Full-time employees are eligible for the Company's benefit plans after 30 days of full-time employment.

Eligible dependents include your legal spouse and children up to age 26. Children can be covered up to the last day of the month in which they turn age 26. The definition of "child" includes any of the following:

- » Your child / stepchild
- » A child placed with you for adoption
- » Your legally adopted child
- » A child for whom you have legal guardianship
- » Your child for whom health coverage is required through a Qualified Medical Child Support Order (QMCSO)

Be sure to take time during each open enrollment to review your enrolled dependents and ensure they are still eligible. By doing this, you help us ensure our benefit plans meet regulatory requirements and help manage costs for you and the Company.

## Key Terms

Please review the following terms as they may be used throughout the guide to describe these benefits.

**Employee Cost/Contribution:** The set dollar amount that is deducted from your paycheck (weekly) for the benefit plan(s) that you enroll in.

**Employer Contribution:** The set dollar amount that the Company contributes (weekly) for the benefit plan(s) that you enroll in.

Benefit Costs are available in Workday, within the benefit event in your inbox. Employee Cost/Employer Contribution is shown within each benefit tile and by enrollment level, as applicable.

**Deductible:** The amount you pay in a calendar year for covered health services before the plan will begin paying.

**Coinsurance:** The percentage of the cost of services you pay for certain covered health services after you meet the deductible.

**Copay:** The set dollar amount that you pay each time you receive certain covered health services.

**Out-of-Pocket Maximum (Medical):** The maximum amount that you may pay every calendar year after which, insurance pays 100% on all eligible expenses for covered health services through the end of the calendar year.





# Benefit Enrollment

The following table provides information regarding benefit enrollment periods. Visit the [Discount Tire Family](#) Workday Help page for Quick Reference Guides (QRGs) to help you with your benefit enrollment.

For questions or enrollment support, contact: [Benefits@discounttire.com](mailto:Benefits@discounttire.com).

Tire Rack employees contact: [HumanResources@tirerack.com](mailto:HumanResources@tirerack.com).

Activity	Timeline
<b>Benefits Start Date</b>	<p>Employees who are newly hired or promoted to full-time must log into <a href="#">Workday</a> within 14 days of their hire/promotion to elect their benefits.</p> <p>Core benefits elected in Workday become effective after 30 days of full-time employment. Some additional benefits become effective upon your hire or promotion date. Refer to each benefit listed in the guide for specific details.</p>
<b>Full-Time Benefits Open Enrollment</b>	<p>Held each fall, generally in October. During open enrollment, you can enroll in coverage, change plans, add and/or drop dependents, drop coverage. Changes made during open enrollment become effective the following new plan year, January 1.</p> <p><b>IMPORTANT:</b> The following benefits do NOT carry over year to year and MUST be elected EACH YEAR during open enrollment to continue your coverage into the next plan year:</p> <ul style="list-style-type: none"><li>› Wellness Rates</li><li>› Health Savings Account (HSA)*</li><li>› Flexible Savings Accounts (FSA)*</li><li>› Legal Insurance</li><li>› Identity Theft Protection</li></ul> <p><i>*If electing an HSA/FSA, be sure to specify your contribution amounts</i></p>
<b>Benefits Renewal Date</b>	<p>The new plan year begins on January 1, which is when any changes made during open enrollment will become effective.</p>
<b>Benefit Changes</b>	<p>If you experience a qualifying life event, you will be eligible for a special enrollment period where you can make changes to some of your core benefits. See the chart below for more information on benefit changes that can be made at any time.</p> <p>You will have 31 days from the date of a qualifying life event to log into <a href="#">Workday</a> and submit the changes along with required supporting documentation.</p> <p>Visit the <a href="#">Discount Tire Family</a> website for more on life event benefit changes.</p>

## NOTICE CONCERNING STATE MANDATED HEALTH INSURANCE

Some states have their own individual health insurance mandate, requiring you to have qualifying health coverage or pay a fee with your state taxes for the 2025 plan year. If you live in a state that requires you to have health coverage and you don't have coverage (or an exemption):

- You may be charged a fee when you file your 2025 state taxes.
- You won't owe a fee on your federal tax return.

Check with your state or tax preparer to find out if there is a fee for not having health coverage.

# Benefit Changes That Can Be Made Anytime

Some benefits may only be elected or changed during an eligible enrollment period, such as upon hire or during annual open enrollment, see Benefit Enrollment chart on previous page. Some benefits can be added or changed at any time, as described in the chart below.

Changes to....	When?
Health Savings Account (HSA)	HSAs must be elected during an eligible enrollment period, but you may increase or decrease your weekly contribution amounts in Workday any time throughout the year.
Family Care Employee Assistance Program	You are automatically enrolled in these benefits upon hire / promotion with no employee cost deducted from your weekly paycheck.
401(k)	Once you have reached eligibility, you can make changes to your weekly contribution and/or beneficiary directly through your Empower account at any time. See details included in this guide or on the Discount Tire Family website for eligibility and more.
Tuition Assistance Program Dependent Scholarship Bruce T. Halle Assistance Fund	Eligibility and guidelines for participating in these programs vary depending on the program. See details included in this guide or on the Discount Tire Family website.
ASU Online 20% Scholarship Perkspot Discounts Pet Insurance	You are eligible to enroll in these benefits upon hire. See the individual benefit pages in this guide or on the Discount Tire Family website for details.



Eric Walsh  
NMA 05



# Physician Affidavit

## \$50 GIFT CARD FOR TAKING CARE OF YOU!

All full-time employees and spouses are eligible to receive a \$50 gift card every year by getting a physical done with a primary care physician (PCP). You do NOT need to be enrolled in a Discount Tire medical plan to receive this benefit.

Complete your physical any time between January 1 and December 31 of the current year:

1. Print out the [Physician Affidavit Form](#)
2. Have your physician certify and sign
3. Submit the form by email following the instructions on the form

The deadline to submit the Physician Affidavit Form for the current year is December 31.

**Make YOU a priority, take this important action for health and wellbeing!**

PHYSICIAN AFFIDAVIT of ANNUAL WELL VISIT  
*Employees and Spouses Qualify for a \$50 Gift Card!*

Employee / Spouse Information (Please Print):

Last Name:	First Name:	Middle Initial:
<input type="checkbox"/> Employee <input type="checkbox"/> Spouse	Employee ID:	Employee Department / Unit Location:
Physician (Please Print):	Physician Address:	
City:	State:	Zip Code:

\*Gift card gift card redemption instructions will be emailed to this address, see details below

Provider Information (Please Print):

Physician (Please Print):	
Physician Address:	
City:	State:
Zip Code:	

Provider Certification:  
I am certifying that the patient listed above obtained an examination on \_\_\_\_/\_\_\_\_/\_\_\_\_ that met the minimum screening requirements for their age.

Acknowledgment and Agreement:  
I understand that to be eligible for this preventive screening incentive, I must acquire a physical exam for a licensed physician. I further understand that my signature below certifies that I have complied with the requirements of receiving this program as outlined. \*Annual Preventive Care Visits include certain routine lab tests. These routine lab tests are paid when billed by your provider with a wellness diagnosis. Please call the number on the back of your medical ID card for additional information on preventive lab coverage.

Physician Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Physician Title: \_\_\_\_\_

Send this completed form to the address listed below by December 31 of the current year for this year's visit. An email will be sent to the email address you provide on this form which will include a link and code to redeem for the \$50 gift card of your choice. If no email is provided, instructions will be mailed to your home address on file.

Email form to [benefits@discounttire.com](mailto:benefits@discounttire.com)  
The Back: Email form to [benefits@discounttire.com](mailto:benefits@discounttire.com)

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## Did You Know?

Establishing with a Primary Care Physician (PCP) can lead to better health outcomes, lower healthcare costs and customized care for your unique health needs. A PCP may be your first point of contact for health concerns and can provide preventive care like annual physicals, cancer screenings, chronic condition management, and coordination with specialists.

Taking Care of You – Discount Tire medical plans cover in-network preventive care and cancer screenings at 100%.

Noah Dommer  
Tire Rack



# Medical Plan Details

Discount Tire offers a choice to full-time employees of two medical plans through **Blue Cross Blue Shield of Illinois(BCBSIL)**. In the sections to follow, you can learn more about these two plans.

## PPO PLAN

Coverage through the PPO Plan is a more traditional medical plan with a deductible, set copays, and coinsurance amounts. Some services do NOT require you to pay the deductible before the plan will pay - you will just pay a copay.

For tax savings and ease in budgeting/paying for out-of-pocket costs, you have the option of enrolling in the Flexible Spending Account (FSA). You contribute your own money through pre-tax payroll deductions. Medical plan enrollment is not required to enroll in the FSA.

See FSA details on page 18.

## HEALTH SAVINGS PLAN

Coverage through the Health Savings Plan requires you to pay your full deductible before the plan will pay for any medical or pharmacy costs, with the exception of in-network preventive care and virtual visits. After you pay the deductible, you will be responsible for coinsurance for both medical and pharmacy costs.

For tax savings and ease in budgeting/paying for out-of-pocket costs, you also enroll in the Health Savings Account (HSA) along with the Health Savings Plan. Discount Tire contributes to your HSA annually based on your enrollment level and you can choose to contribute your own money through pre-tax payroll deductions.

The Flexible Spending Account (FSA) can be elected along with the Health Savings Plan and HSA, but the FSA then becomes limited and can only be used for out-of-pocket dental and vision expenses.

See HSA details on page 17 and FSA details on page 18.

## WHICH PLAN IS RIGHT FOR YOU

The resources on the following pages are intended to provide more detailed information to help you understand:

- » Key differences between the two medical plans
- » Coverage details
- » Cost saving opportunities
- » Additional programs included in the medical plans



## QUICK TIPS & LINKS



**BlueCross BlueShield**  
of Illinois

[bcbsil.com](https://www.bcbsil.com)

855-649-9634



Find in-network care

Claims/coverage

Health/wellness programs

Virtual care

Text **BCBSILAPP** to 33633  
to download the mobile app

*See page 9 for choosing the right  
place for care and other cost saving  
opportunities.*

*See page 11 for information about  
health and wellness programs  
included in medical plans.*



# Plan Highlights



Medical Plan Highlights	PPO Plan	Health Savings Plan
Eligible for Health Savings Account (HSA)		✓
Money added to your HSA annually by Discount Tire		✓
Eligible for Healthcare Flexible Spending Account (FSA) <i>*Health Savings Plan: FSA can only be used for Dental and Vision</i>	✓	✓
In-network preventive services and 24/7 virtual visits covered at 100% (deductible does not apply)	✓	✓
Plan starts to pay only AFTER you pay your deductible: - Employee Only enrollment must pay full individual deductible - Family enrollment must pay full family deductible <i>Family = employee + one or more enrolled dependents (spouse and/or child(ren))</i>		✓
Plan pays doctor/specialist visits, urgent care, emergency room and prescriptions after you pay your copay (deductible does not apply)	✓	
You must pay towards deductible, then coinsurance for prescription medicine coverage (except preventive medication)		✓
Once the annual out-of-pocket maximum is met, covered services are paid at 100%	✓	✓
Plan has lower weekly payroll deductions and higher deductible		✓
Plan has higher weekly payroll deductions and lower deductible	✓	

## Cost Saving Opportunities

### WELLNESS RATES

Are you tobacco free or enrolled in a smoking cessation program? If yes, you qualify for a lower wellness rate for your medical plan costs. **Your Wellness rates will NOT automatically renew. You MUST declare you are tobacco free in Workday every year to receive wellness rates.**

### IN-NETWORK CARE

Choosing in-network care, may offer you the most cost savings. Out-of-network care may cost more or may not be covered. To search in-network providers, see the BCBSIL Quick Tips & Links section on page 8, or if you haven't registered or logged in online, search by your plan type: **Participating Provider Organization (PPO)** network.

### CHOOSING THE RIGHT PLACE FOR CARE

When you choose the right type of care for your symptoms, you can save time and money. Learn more about virtual visits on page 11 and/or click on the BCBS [Where to Go for Care](#) flyer to the right to learn where to go for the care you need.

### MAIL ORDER PHARMACY

Save money on your prescriptions by enrolling in mail order service through Prime Therapeutics. See page 12.



# Side-by-Side Comparison



Review coverage for each plan and select the plan to best meet your needs. **Blue<sup>^</sup>** callouts signify changes for the 2026 plan year.

	PPO Plan		Health Savings Plan	
Company Contribution to Your HSA	(Does not apply)		\$500 / \$1,000 $\Sigma$	
Individual / Family				
	In-Network	Out-of-Network $\Delta$	In-Network	Out-of-Network $\Delta$
Annual Deductible				
Individual / Family	\$700 / \$2,100	\$2,000 / \$5,000	\$2,000 / \$4,000 $\Omega$	\$4,000 / \$8,000 $\Omega$
Maximums				
Out-of-Pocket: Individual / Family	<b>\$5,000 / \$10,000<sup>^</sup></b>	<b>\$10,000 / \$20,000<sup>^</sup></b>	<b>\$5,000 / \$10,000<sup>^</sup></b>	<b>\$10,000 / \$20,000<sup>^</sup></b>
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Copays / Coverage				
Preventive Care				
Routine physicals, immunizations, and more! See <a href="https://discounttirefamily.com">discounttirefamily.com</a> for more info.	100%	Not Covered	100%	Not Covered
Physician's Services: Sickness and Injury				
Virtual Visit <i>Medical</i> - via <a href="https://MDLIVE.com/bcbsil">MDLIVE.com/bcbsil</a>	FREE	N/A	<b>FREE<sup>^</sup></b>	N/A
Physician Office Visit	\$20/visit	60%*	80%*	60%*
Specialist Office Visit	\$40/visit	60%*	80%*	60%*
Mental Health / Substance / Addiction				
Virtual Visit <i>Telemental Health</i> - via <a href="https://MDLIVE.com/bcbsil">MDLIVE.com/bcbsil</a>	\$20/visit	60%*	80%*	60%*
Inpatient	80%*	60%*	80%*	60%*
Outpatient	\$20/visit	60%*	80%*	60%*
Emergency Care				
Urgent Care	\$40/visit	60%*	80%*	60%*
Emergency Room	\$200	\$200	80%*	80%*
Tests				
Lab, X-Ray and Major Diagnostics (CT, PET, MRI, MRA and Nuclear Medicine) – Outpatient	80%*	60%*	80%*	60%*
Hospital Care				
Inpatient / Outpatient Care and Surgery	80%*	60%*	80%*	60%*
Maternity Care				
Prenatal Visit	\$40 first visit; \$0 after	60%*	80%*	60%*
Postnatal Visits/Surgery	80%*	60%*	80%*	60%*
Specialty Care				
Acupuncture (max 20 visits per year)	\$40/visit	60%*	80%*	60%*

\* = After deductible

$\Sigma$  = The Company funds your HSA on the day Medical Benefits go into effect.

$\Omega$  = The Health Savings Plan requires the FULL family deductible (e.g. \$4,000 for in network) be met if you have enrolled any dependents.

$\Delta$  = When you receive out-of-network care, the plan covers its percentage up to the Reasonable and Customary (R&C) limit after you satisfy the Annual Deductible. You pay the remaining percentage up to the R&C limit plus any amount above the R&C limit.



# Wellness Programs



If you enroll in either of the BCBSIL medical plans, you'll have access to the following additional programs. Follow the instructions within each program's portal to join. As a BCBSIL member, you may join these programs any time throughout the plan year once your medical plan is effective.

Program	Description
<b>EXERCISE THERAPY</b> 	<p>With Hinge Health, get virtual physical therapy anytime, anywhere, at no cost to you. Help reduce everyday joint and muscle aches, recover from an injury, improve your mobility and strength, relieve pelvic pain/discomfort, and more.</p> <p>Learn more at get started at <a href="https://hinge.health/discounttire">hinge.health/discounttire</a>. Download the Hinge Health app to unlock your personalized program for pain relief.</p>
<b>MENTAL HEALTH RESOURCES</b>  <b>BlueCross BlueShield of Illinois</b>	<p>BCBSIL's 24/7 Mental Health Hub can help guide you to the best care for your needs. Access mental health providers, videos, podcasts, and more for mental health topics such as depression, anxiety, and substance use. Check out wellness assessments and self-paced programs.</p> <p>Click the resource guide to the right to get started.</p> 
<b>GYM MEMBERSHIP PROGRAM</b> 	<p>Join Well onTarget's Fitness Program for easy, fun and affordable fitness. Get unlimited access to a nationwide network of more than 10,000 fitness locations. Choose from month-to-month, flexible plans with various cost options and receive complimentary alternative medicine discounts.</p> <p>Call 888-762-2583 Monday – Friday between 7AM and 7PM CT to learn more and join.</p>
<b>VIRTUAL VISITS</b>  <b>BlueCross BlueShield of Illinois</b>	<p>For cost effective, 24/7 non-emergency care, use Virtual Visits from MDLIVE by phone, online video, or mobile app from almost anywhere. Virtual Visits through MDLIVE are covered at 100% through the BCBSIL medical plans.</p> <p>Click the flyer to the right for details and to active your Virtual Visit account.</p> 
<b>WELLNESS COACHING PROGRAM</b> 	<p>Well onTarget gives you the tools and resources to create your personal wellness journey. The member wellness portal gives you access to wellness coaching, wellness challenges and more.</p> <p>Visit <a href="https://wellontarget.com">wellontarget.com</a>, call 877-806-9380, or download the AlwaysOn Wellness app to experience the wellness portal.</p>
<b>VETERAN SPECIALTY PROGRAM</b>  <b>BlueCross BlueShield of Illinois</b>	<p>Advocates for the Veteran Specialty Program (some of whom are veterans) have increased expertise about medical and mental health challenges veterans face. They can help coordinate care between BCBSIL and VA benefits, identify veteran benefits you may be eligible for, and more.</p> <p>Call the number on the back of your medical ID card today to get started.</p>

# Pharmacy

Pharmacy coverage is managed through BCBSIL's **Prime Therapeutics**. The following sections will help you understand what medications are covered, costs based on the plan you choose, and opportunities for you to lower your costs.

To see a list of covered, commonly prescribed medications, refer to BCBSIL's Performance Select Drug List. This document provides information about any special requirements (prior authorization, supply limits, step therapy), and the tier the medication would fall into.

Tier	Description
<b>\$</b> <b>Tier 1</b>	Lowest cost, mostly generic drugs, some brand name drugs may be included
<b>\$\$ - \$\$\$</b> <b>Tier 2 &amp; 3</b>	Mid-range cost, mix of brand name and generic drugs.
<b>\$\$\$\$</b> <b>Tier 4</b>	Highest cost, mostly brand name drugs, some generics may be included.

To review the full drug list or to learn more about specialty medications, log into your Blue Access for Members (BAM) account and click on Pharmacy. If you are not yet a member, follow instructions to the right to view pharmacy coverage details.

## Costs & Cost Saving Opportunities

	PPO Plan		Health Savings Plan	
Pharmacy	Retail 30-day supply	Mail Order 90-day supply	Retail 30-day supply	Mail Order 90-day supply
Prescription Copays/Coverage				
Tier 1	\$10	\$20	80%*	80%*
Tier 2	\$30	\$60	80%*	80%*
Tier 3	\$60	\$120	80%*	80%*
Tier 4	\$90	\$180	80%*	80%*

\* = After deductible

### GENERIC/LOWER COST OPTIONS

For medications with a higher copay/coinsurance, ask your provider if a generic or another lower tier medication may be right for you.

### MAIL ORDER

Sign up for Mail Order for eligible long-term medications to maximize your benefit and pay lower costs for prescriptions!

### IN-NETWORK PHARMACIES

Choosing in-network pharmacies may offer you the most cost savings. Out-of-network care may cost more or may not be covered. To search in-network pharmacies, see the BCBSIL Quick Tips & Links section.



### QUICK TIPS & LINKS



BlueCross BlueShield  
of Illinois



[bcbsil.com](https://bcbsil.com)

855-649-9634



Find in-network pharmacies  
Claims/coverage  
Mail order

Text **BCBSILAPP** to 33633  
to download the mobile app

### NOT A MEMBER YET?

Visit [MyPrime.com](https://MyPrime.com), click "explore MyPrime" and choose BCBS Illinois from the drop down menu. Be sure to answer "No" for Medicare Part D when selecting your plan, then select "Other BCBSIL Plan", then Performance Select Drug List when prompted.



# Dental Plan

**Delta Dental of Illinois** provides you with access to a national network of preferred providers.

Since there are different Delta Dental plans - when visiting providers, please specify that your coverage is with Delta Dental **of Illinois**.

In the sections to follow, learn more about cost savings opportunities and dental plan coverage details.

## Did You Know?

Annual dental exams are important to your overall health and can help identify early signs of disease (such as gum disease, diabetes, heart disease and osteoporosis) before you notice symptoms.

Take Care of You - your benefit covers in-network preventive care like exams, x-rays, and cleanings at 100%.

## Cost Saving Opportunities

### IN-NETWORK CARE

Choosing in-network care may offer you the most cost savings. Through Delta Dental of Illinois, benefits are enhanced when selecting providers within the PPO Network or with providers who are in both the PPO and Premier Network.

### PREDETERMINATION OF CARE

Request a pre-determination of care from your dentist when planning for services outside of regular check-ups. This will help you determine if the treatment is covered, how much it will cost and to then budget for that expense.

### FSA AND HSA

Use your pre-tax dollars to budget and pay for out-of-pocket dental services.

### TO GO FEATURE

With the To Go feature, you may be eligible to take the unused annual maximum "to go" from one year to the next. To Go offers more flexibility and can help you prepare for more extensive and costly dental treatment.

You must have been covered by the dental plan for the entire benefit plan year and have had a dental service that applies to your annual maximum (preventive/diagnostic, basic or major) during the plan year to carry over any unused annual maximum.

View your To Go balance on your Explanation of Benefits or by logging in to your Member Connection account.



## QUICK TIPS & LINKS



[deltadentalil.com](https://deltadentalil.com)

800-323-1743

Delta Dental app



Under Member Tools:

Find in-network providers

Coverage

Oral health resources

## EXISTING MEMBERS

Click the Member Connection section for:

Claims/coverage

Pre-treatment estimates

ID cards



**Justin Stieger**  
**TXA 18**

## Coverage Details

Copays /Coverage	Dental Plan		
	PPO Network Plan Pays	Premier Network Plan Pays	Out-of-Network Plan Pays
<b>Annual Deductible</b>			
Individual/Family	\$50 / \$150	\$50 / \$150	\$50 / \$150
<b>Maximum Benefits:</b> A pre-estimate is highly recommended to verify benefits prior to treatment			
Annual Max Per Individual	\$1,750	\$1,750	\$1,750
To Go - annual maximum carryover	Δ Qualified, unused portion of annual maximum may carry over to next plan year		
Lifetime Maximum	Unlimited	Unlimited	Unlimited
<b>Preventive Services Include:</b>			
Oral Evaluations, X-Rays and Cleanings 2 cleanings per year	100%* of reduced fee	100% Σ of MPA	100% Ω of MPA
<b>Basic Services Include:</b>			
Fillings, Extractions, Endodontics	80%* of reduced fee	80% Σ of reduced fee	80% Ω of reduced fee
<b>Major Services Include:</b>			
Implants, Inlays, Onlays, Crowns, Bridges and Prosthodontics	50%* of reduced fee	50% Σ of reduced fee	50% Ω of reduced fee
<b>Orthodontia Services:</b>			
Coverage Level	50% of reduced fee	50% of dentist's fee	50% of dentist's fee
Lifetime Maximum	\$2,000	\$2,000	\$2,000

Δ = Log in to [deltadentalil.com](https://deltadentalil.com) for more information about carrying over unused maximums with the To Go feature, which may help you plan for costly dental treatments.

\* = You will not be "balance billed" for charges exceeding Delta Dental's allowed PPO fees.

Σ = You will not be "balance billed" for charges exceeding Delta Dental's maximum plan allowances (MPAs)

Ω = You are responsible for charges exceeding Delta Dental's maximum plan allowances (MPAs)

# Vision Plan

Whether your eye site needs help or you think your eyes are fine, EyeMed is here for you. You have access to thousands of in-network providers— independent eye doctors, your favorite retail stores, even online options. Many of them are PLUS Providers, which offer even more perks for EyeMed members.

The life of an EyeMed member is a life of convenience, comfort, savings and choice.

To review specific details regarding your vision benefit, log into your EyeMed account. If you are not yet an EyeMed member, visit the Benefit Fair premember site in the Quick Tips & Links section to the right.

See below to learn more about cost savings opportunities and vision plan coverage details.

## Did You Know?

An eye exam can spot signs of diabetes, high blood pressure, high cholesterol and heart disease, not to mention cataracts and glaucoma. See it sooner. Treat it sooner

Take Care of You - your benefit covers in-network preventive care like eye exams at 100%.

# Cost Saving Opportunities

## IN-NETWORK CARE

As a member, you'll get additional special offers and savings on eyewear and eye care when you stay in-network. When looking for in-network providers, search using the **Insight** network.

Want even more savings? Choose a **PLUS** Provider from the list. The extra savings are built right into your benefits.

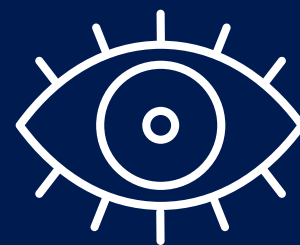
Log into your app or member web portal for additional discounts and offers that may be available.

## FLEXIBILITY

The vision plan benefit frequency is once every plan year, meaning you don't have to wait for 12 months from your last service to be able to use the benefit again.

## FSA AND HSA

Use your pre-tax dollars to budget and pay for out-of-pocket vision services.



## QUICK TIPS & LINKS



[eyemed.com](https://eyemed.com)

844-409-3401

EyeMed app

Find in-network care

Claims/coverage

ID cards

## NOT A MEMBER YET?

Call 844-409-3402 or visit EyeMed's premember site to explore the benefit and search providers:

[eyemedvirtualbenefitfair.com](https://eyemedvirtualbenefitfair.com)

» Use code: EM484QN2

For additional resources for keeping your eyesight healthy, visit [eyesiteonwellness.com](https://eyesiteonwellness.com).



# Coverage Details



Vision plan allows the member to receive **either** contacts or frame and lens services once every plan year. For specific coverage details view the full Summary of Benefits on the EyeMed website.

	Vision Plan		
Copays /Coverage	In-Network PLUS Provider	In-Network Provider	Out-of-Network Reimbursement
<b>Exams (once every plan year)</b>			
Exam	\$0 copay	\$0 copay	Up to \$40
Retinal Imaging	Up to \$39	Up to \$39	Not Covered
Contact Lens Fit and Follow up			
Fit and Follow-up - Standard	\$0 copay	\$0 copay	Up to \$40
Fit and Follow-up - Premium	\$0 copay; 10% off retail price less \$40 allowance	\$0 copay; 10% off retail price less \$40 allowance	Up to \$40
<b>Frames* (once every plan year)</b>			
Frame	\$0 copay; 20% off balance over \$200 allowance	\$0 copay; 20% off balance over \$150 allowance	Up to \$75
<b>Lenses* (once every plan year)</b>			
Single Vision	\$0 copay	\$0 copay	Up to \$30
Bifocal	\$0 copay	\$0 copay	Up to \$50
Trifocal	\$0 copay	\$0 copay	Up to \$70
Lenticular	\$0 copay	\$0 copay	Up to \$70
Progressive - Standard	\$55 copay	\$55 copay	Up to \$50
Progressive - Premium Tier 1 - 4	\$85 - 215 copay	\$85 - 215 copay	Up to \$50
<b>Lens Options*</b>			
Anti Reflective Coating - Standard	\$0 copay	\$0 copay	Up to \$23
Anti Reflective Coating - Premium Tier 1 - 3	\$57 - 100 copay	\$57 - 100 copay	Up to \$23
Photochromic - Non-Glass	\$75	\$75	Not covered
Polycarbonate - Standard	\$0 copay	\$0 copay	Up to \$20
Scratch Coating - Standard Plastic	\$0 copay	\$0 copay	Up to \$8
Tint - Solid and Gradient	\$0 copay	\$0 copay	Up to \$8
UV Treatment	\$0 copay	\$0 copay	Up to \$8
All Other Lens Options	20% off retail price	20% off retail price	Not covered
<b>Contact Lenses*</b>			
Contacts - Conventional	\$0 copay; 15% off balance over \$200 allowance	\$0 copay; 15% off balance over \$150 allowance	Up to \$75
Contacts - Disposable	\$0 copay; 100% off balance over \$200 allowance	\$0 copay; 15% off balance over \$150 allowance	Up to \$75
Contacts - Medically Necessary	\$0 copay	\$0 copay	Up to \$300
<b>Other</b>			
Hearing Care from Amplifon Network	Up to 66% off hearing aids; call 1-877-203-0675	Up to 66% off hearing aids; call 1-877-203-0675	Not covered
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1-800-988-4221	15% off retail or 5% off promo price; call 1-800-988-4221	Not covered

\* **Either** contacts or frame and lens services once every plan year.

# Health Savings Account (HSA)

**HSAs do NOT automatically renew; you must elect this benefit and specify the amount every year during open enrollment.**

The Health Savings Account (HSA) through **Optum Bank** works hand in hand with the Company's medical insurance Health Savings Plan, allowing you to set aside money from your paycheck pre-tax into this savings account that can be used for qualified out-of-pocket expenses.

## BENEFITS OF AN HSA

- » **Save and budget** for qualified expenses (such as dental and vision care, copays, deductible, coinsurance, pharmacy costs, and more).
- » Receive an **annual contribution from the Company**, and the option to **contribute your own money pre-tax** (up to annual IRS maximums), which decreases your taxable income.
- » Your **account grows tax free** through investments or interest payments.
- » A **debit card is issued for ease** in paying for out-of-pocket expenses at the point of service.
- » Your HSA **funds are yours for life**, even if you change jobs, switch health plans or retire (in these instances, a maintenance fee will apply to maintain your HSA).
- » The **account balance rolls over each year** so you can **build a nest egg and invest** for use on qualified expenses in retirement.

## HSA CONTRIBUTIONS

The Company contribution is made once your benefits first go into effect, then annually after the new plan year begins. Company funds may be used right away. In addition to Company contributions, you can choose to contribute pre-tax money from your paycheck to your HSA up to the combined annual IRS limit.

The money you choose to contribute is available weekly as it is deposited into your account. Your contribution can be changed in Workday at any time.

Contribution	Health Savings Account
	Individual / Family
Company Contribution	\$500 / \$1,000
Annual Maximum Contribution includes Company contribution	\$4,300 / \$8,550
55 or Older - catch up contribution	\$1,000 (Individual)



## QUICK TIPS & LINKS



**OPTUM Bank®**

[optumbank.com](https://optumbank.com)

844-326-7967

Optum Bank app



Eligible expenses

Using your HSA

## ELIGIBILITY

You **MUST** be enrolled in medical insurance through the Company's Health Savings Plan to be eligible for an HSA.

While the Health Savings Plan offers a lower weekly employee cost, it's important to note that there is a higher deductible and the plan starts to cover only after you pay your full deductible; with the exception of preventive care and virtual visits. See Medical Plan Details on page 8.

**HSA Eligibility and Restrictions:** To be eligible to contribute to the HSA, you cannot have other non-HSA compatible coverage (i.e. Traditional PPO, HMO, or HRA plans, including non-HSA compatible coverage through a spouse's employer, your spouse enrolled in a non-limited FSA, Medicare, Medicaid, or Tricare), or have someone claim you as a dependent for tax purposes. If this is the case, you can still elect the Health Savings Plan for the lower premium contribution, but you may not receive the employer contributions or make your own pre-tax contributions to the HSA. If you are also enrolling in the Flexible Spending Account, you are limited to using your FSA only for vision and dental expenses for you and your family.

# Flexible Spending Account (FSA)

**FSAs do NOT automatically renew; you must elect and specify the amount every year during open enrollment.**

The Company offers two types of Flexible Spending Accounts through **Flores**; a Health Care FSA and a Dependent Care FSA. FSAs allow you to put money aside from your paycheck pre-tax into savings accounts that can be used for qualified out-of-pocket expenses.

## BENEFITS OF AN FSA

- » **Save and budget** for qualified out-of-pocket expenses.
- » **Contribute your own money pre-tax** (up to the annual IRS maximums), which **decreases your taxable income**.
- » You **don't have to be enrolled in the Company's medical insurance** to take advantage of the FSAs.

Review the following sections for plan specific details.

## HEALTH CARE FSA

Eligible expenses include medical, dental, and vision care, copays, deductible, coinsurance, pharmacy costs, and more. If you are enrolled in the Company's medical insurance:

- › PPO Plan enrollees may use Health Care FSA funds for eligible medical, prescription, dental and vision expenses.
- › Health Savings Plan enrollees may enroll in the Health Care FSA alongside the HSA, but funds become limited to qualifying dental and vision expenses only.

Although you pay your chosen contribution through weekly payroll deductions, the entire annual elected amount is available once your benefit goes into effect.

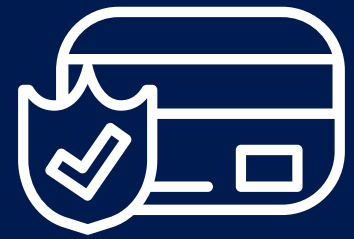
A Flores debit card is issued for ease in paying for out-of-pocket expenses. Pay providers for services using your debit card or use personal funds and submit for reimbursement. Add direct deposit to your account so you don't have to wait for a check to be mailed.

## DEPENDENT CARE FSA (eligible daycare/elder care only)

Eligible expenses include preschool, before and after school care, and day camps; the care of dependents under the age of 13 or expenses for dependents over age 13 who are mentally or physically incapable of self-care. Expenses must be incurred to allow you and your spouse, if married, to go to work.

The weekly contribution you select will be added to your Flores account and may be used as soon as the funds show in your account. Pay from your own bank account and submit for reimbursement. Add direct deposit to your Flores account so you don't have to wait for a check to be mailed.

The No Wait Dependent Care Form allows you to submit one claim form for the entire plan year and receive automatic, weekly reimbursements.



## QUICK TIPS & LINKS



[flores247.com](https://flores247.com)

844-326-7967

Flores Mobile app



Manage your FSA  
FSA eligible expenses

## IMPORTANT

FSA plans contain a **"Use It Or Lose It"** provision, so please plan carefully! Weekly payroll contributions cannot be changed unless you experience certain qualifying life events.

## DEADLINES

- › Current year funds must be used by March 15 the following year.
- › Receipts for reimbursement must be submitted by March 31.

Should you leave the Company, benefits terminate on your last day of employment



# Income Protection Benefits

Income protection benefits through **New York Life's** Life and Disability Insurance plans provide financial security for you and your family in life's unexpected moments, such as illness, off-the-job injury, or death.

To the right, click under Learn More for educational videos and tools to learn about protecting what matters most.

## BASIC LIFE INSURANCE

Protects your family's financial security in case of your injury or death.

**Benefit Maximum** - 1.5x your annual salary up to a maximum of \$50,000

Upon initial hire/promotion, this benefit is pre-elected for you in your Workday benefit enrollment. Your beneficiary will receive this cash benefit from the policy should you pass away. Beneficiaries can be changed at any time.

## ADDITIONAL LIFE INSURANCE

Provides additional benefit payout above the basic life to protect your family's financial security in case of your injury or death. If you elect basic life, you have the option to add additional life.

**Benefit Maximum** - 7x your annual salary up to a maximum of \$500,000

Your basic life beneficiary automatically applies to additional life. You may be eligible to raise your benefit amount as your salary increases.

## DEPENDENT LIFE INSURANCE (SPOUSE AND/OR CHILD)

Protects your family's financial security in the case of death of a spouse or child. If you elect additional life, you have the option to add spouse and/or child life. You are the beneficiary for spouse and/or child life.

**Spouse Life Benefit Maximum** – Up to 50% of the amount you chose for Additional Life, up to a maximum of \$100,000.

**Child Life Benefit Maximum** – Covers your unmarried children up to age 26; choose either \$5,000 or \$10,000 in coverage.

## LIFE INSURANCE REMINDERS

**Age Banding:** Basic life, additional life and spouse life reduce to 65% of the policy amount at age 65, 40% at age 70, and 25% at age 75 or above.

**Rates:** Basic and additional life insurance rates are based on \$10,000 increments of coverage / spouse life insurance rates are based on \$5,000 increments; basic, additional and spouse life insurance rates increase by age bracket at 30 years of age and for each 5-year increment over 30. Log into Workday during your enrollment to view these rates.

**No Dual Coverage:** Dependent life insurance (spouse or child) cannot be elected for dependents who are already covered by one of our Company life insurance policies (covered themselves as an employee or a dependent of another employee).



## QUICK TIPS & LINKS



GROUP BENEFIT  
SOLUTIONS

For claims questions:  
[LOA@discounttire.com](mailto:LOA@discounttire.com)

Tire Rack employees contact:  
[HumanResources@tirerack.com](mailto:HumanResources@tirerack.com)

For benefit questions:  
[Benefits@discounttire.com](mailto:Benefits@discounttire.com)

Tire Rack employees contact:  
[HumanResources@tirerack.com](mailto:HumanResources@tirerack.com)

## LEARN MORE

New York Life Benefit Portal  
[newyorklife.com/group-benefit-solutions/discount-tire](https://newyorklife.com/group-benefit-solutions/discount-tire)

Educational videos

Tools and resources

How to submit a claim

Additional programs



## SHORT-TERM AND LONG-TERM DISABILITY

Short-term and long-term disability benefits are designed to pay you 60% of your income if you are unable to work due to life's unexpected moments, off-the-job injury or illness. Upon initial hire/promotion, these benefits are pre-elected for you in your Workday benefit enrollment.

Core benefits will remain in effect and paid for by the Company for active employees while on short-term and long-term disability (STD/LTD). Medical, Dental, Basic Life and/or STD employee costs do not require repayment upon return to work.

**NOTE:** For paid leave pertaining to the birth of a child, the employee would need to be enrolled in short-term disability, as short-term disability coverage would apply to the birth parent.

Benefit Details	Short-Term	Long-Term
<b>Waiting Period</b>	Benefit begins on the 15th day of absence.	Benefit begins after 180 days of continuous disability.
<b>Benefit Maximum</b>	60% of your income, up to a maximum of \$1,200 per week, pays for up to 24 weeks.	60% of your income, up to a maximum of \$6,000 per month, duration determined by the plan.
<b>Rates</b> (Available in Workday)	Rates are based on actual earnings, up to max annual earnings of \$104,000.  Rates increase as earnings increase.	Rates are based on actual earnings, up to max annual earnings of \$120,000.  Rates increase as earnings increase, and rates also increase by age bracket; at 30 years of age and for each 5-year increment over 30.

## Income Protection Enrollment

### NEWLY ELIGIBLE (NEW HIRE/PROMOTION TO FULL-TIME)

Basic Life, Short-Term Disability and Long-Term Disability coverage are automatically elected unless you select waive in Workday. During this enrollment you may elect Life Insurance coverages up to the Guaranteed Issue amounts (\$400,000 employee / \$30,000 spouse / \$10,000 child), without being required to submit an Evidence of Insurability (EOI) application.

**ACTION NEEDED** Be sure to assign a beneficiary for Basic Life to complete your enrollment.

If you choose to waive Basic Life, Additional Life, Spouse Life, Child Life, or Disability coverage when newly eligible and decide to elect it at a later time, or later if you decide to raise your coverage amounts, you will be required to complete an EOI application.

### OPEN ENROLLMENT

If you raise the amount of your current coverage or are electing life, spouse life, or disability coverage for the first time, you and/or your spouse will be required to complete an Evidence of Insurability (EOI) application.

### EVIDENCE OF INSURABILITY (EOI)

If an EOI is required, an application will be sent to the personal email address on file for you in Workday by New York Life Group Benefit Solutions. This is time sensitive and New York Life will communicate with you about next steps and approval or denial.

### ADDITIONAL PROTECTIONS

Those enrolled in one or more life or disability plans also receive, for no additional cost, Travel Assistance and My Secure Advantage financial wellness benefits. Visit the New York Life benefit portal for details about these additional protections offered to their members.

# Legal Insurance

**Legal Insurance does NOT automatically renew; you must elect this benefit every year during open enrollment**

Be fully prepared and confident with **LegalEASE** legal insurance, a smart option for your protection.

This benefit eases the two biggest stresses – finding and paying for an attorney, as well as offers valuable benefits to shield your family and savings from unexpected legal issues.

Being a LegalEASE member provides coverage for:

- › Home and residential
- › Estate planning and wills
- › Financial and consumer
- › Civil lawsuits
- › Auto and driving
- › Elder law
- › Family and personal
- › And more

Enroll now to protect you and your family and click the link to the right to learn more about coverage and complete definitions (limitations and exclusions may apply), provider network and resources.

# Identity Theft Protection

**Identity Theft Protection does NOT automatically renew; you must elect this benefit every year during open enrollment**

The Identity Theft Protection benefit through **Aura** makes the internet a safer place for you and your family, providing an all-in-one security solution that helps you protect the things you care about most – financial fraud/identify theft protection, digital security and family safety (family plans only).

Choose from Individual or Family Coverage. Family plans provide coverage for 10 additional adults and unlimited minors.

All plans include:

- » \$5 million identify theft insurance
- » Lost wallet protection with \$500 emergency cash
- » 24/7 customer care
- » White glove fraud resolution service
- » Restoration services for pre-existing fraud events

Enroll now to protect you and/or your family. Learn more about this benefit on the Identity Theft Protection page of the [Discount Tire Family](#) website.



## QUICK TIPS & LINKS



A LEGAL ACCESS COMPANY

[legaleaseplan.com/discounttire](https://legaleaseplan.com/discounttire)

800-248-9000

Existing members, call Member Services at 888-416-4313.

Mention Reference Group:  
**DISCOUNT TIRE**

# ̄AURA

[support@aura.com](mailto:support@aura.com)

833-552-2123

Aura app



Coverage  
Setting up your account

Once enrolled, watch for a welcome email and link from Aura to set up and complete your online account.



# Family Care

## COMPANY FUNDED, EMERGENCY BACKUP CHILD/ADULT CARE

The Family Care benefit through **Care.com** is one membership for every season of life, enabling you to search safer for quality care. Find child, senior, and/or adult care, housekeeping, pet care, tutoring and more.

You are automatically enrolled in the Company's family care benefit through Care@Work with no employee cost out of your weekly paycheck.

### WHAT'S INCLUDED

- » Annual Care.com membership to search for pre-screened network providers
- » 10 Company funded backup days per year to be used for unexpected short-term care for children or adults and/or kids' camps; copays for services apply
- » Use Care.com's network providers or request reimbursement for your own caregiver
- » Up to 10% savings at childcare centers nationwide
- » Arrange all your care needs in one location – search, post your care need, and pay for services in one spot

### SET UP YOUR ACCOUNT

Don't wait for childcare cancellations or unexpected adult care needs. Be ready for emergencies by following the steps below to set up your account in advance.

1. Download the Care@Work app, call (855) 781-1303, or visit the website:
  - » **Discount Tire and Full Service:** [discounttire.care.com](https://discounttire.care.com)
  - » **Tire Rack:** [tirerack.care.com](https://tirerack.care.com)
2. Click Let's Get Started (or login, if you have an account)
3. Enter your personal information and answer a few questions about your family
4. You are enrolled!

**Kerry Alcorn**  
**TXD 78**



### QUICK TIPS & LINKS

**care.**

[discounttire.care.com](https://discounttire.care.com)

Tire Rack: [tirerack.care.com](https://tirerack.care.com)

855-781-1303

Care@Work app

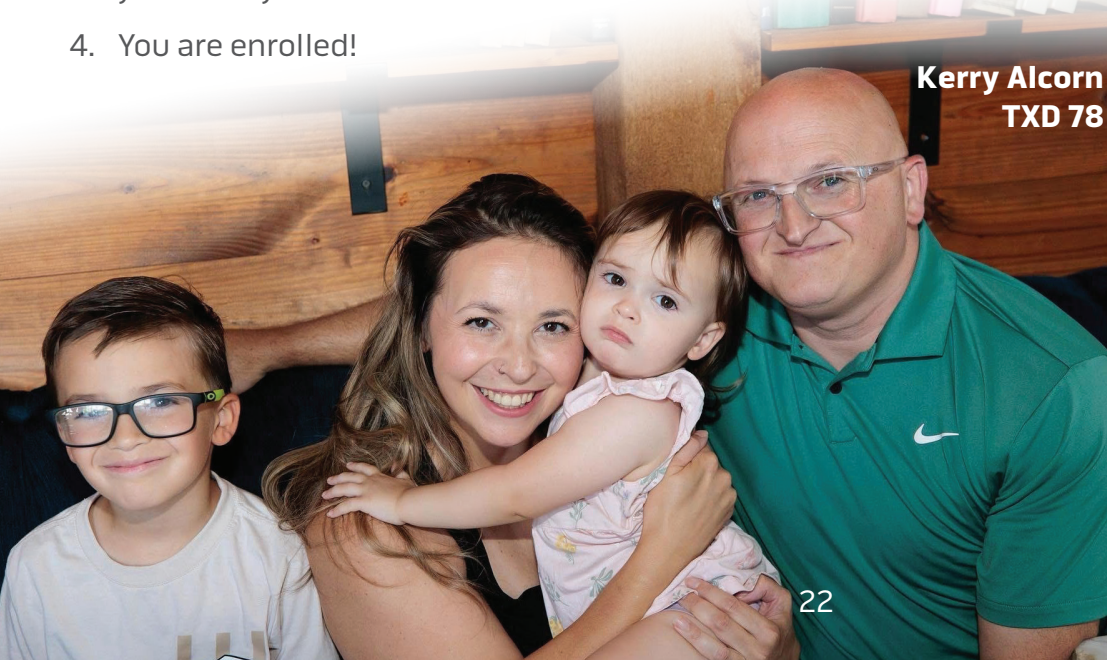


Coverage

Find care providers

Set up your account

Visit the Family Care page on the [Discount Tire Family](https://DiscountTireFamily.com) website for more details about this benefit.



# Employee Assistance Program

The Employee Assistance Program (EAP) through **SupportLinc** offers expert guidance to help you and your family address and resolve everyday issues.

This benefit is free, confidential, and available 24/7 to you and all your household family members.

You are automatically enrolled in the EAP with no employee cost out of your weekly paycheck. If you have not done so already, register your account so help is there when you need it. Access care by phone, web portal or mobile app.

## WHAT'S INCLUDED

EAP Service	Description
<b>In-the-moment support</b>	Reach a licensed clinician by phone 24/7, when you call for assistance.
<b>Short-term counseling</b>	Up to six no-cost in person or virtual counseling sessions for emotional concerns such as stress, anxiety, depression, burnout or substance use.
<b>Coaching</b>	Boost your emotional fitness, learn healthy habits, establish new routines, build resilience and more.
<b>Work-life benefits</b>	Expert consultations for financial and legal issues and everyday needs such as child or elder care, pet care, home improvement or auto repair.
<b>Explore Mindsteam</b>	Fitness studio for your mind. Live and on-demand sessions to strengthen your life skills and emotional health.

## FINANCIAL NAVIGATOR

This valuable work-life benefit can help you on your path to financial well-being. Whether you are starting on the path or looking to learn more about saving, investment and budgeting, having easy-to-access resources can be helpful.

EAP's Financial Navigator is just three simple steps:

1. Completing a short survey about yourself—your financial goals, money management and how they impact your everyday life.
2. Review a personalized report that measures your financial health and provides actions to immediately address your risk.
3. Click the buttons next to the recommendations for support and access to community-based financial and self-guided resources.



## QUICK TIPS & LINKS



[supportlinc.com](https://supportlinc.com)

888-881-5462

eConnect Mobile app



Coverage  
Programs and services  
Access resources  
Set up your account

## IMPORTANT

For the Group Code, refer to the EAP flyer within the Employee Benefit Plan Documents app in [Workday](#).

or you can contact:  
[Benefits@discounttire.com](mailto:Benefits@discounttire.com).

Tire Rack employees contact:  
[HumanResources@tirerack.com](mailto:HumanResources@tirerack.com)

# 401(K) Retirement

Save for your future! **Empower** is the record keeper for the Company's 401(k) plan.

The sooner you start saving the better!

Starting early and making small increases in the amount you contribute can make a real difference when you retire.

*Savings chart on right for illustrative purposes only.*



## ELIGIBILITY AND ENROLLMENT

Employees age 21 or older are automatically enrolled in the plan at a pretax contribution rate of 6% after completing 1,000 hours of service during a one-year period. The one-year period begins with your date of hire and the anniversary of your hire date each year thereafter.

You may choose a different contribution amount, choose to make Roth 401(k) contributions, or opt out at any time.

The Company makes contributing to the 401(k) Retirement Plan a win/win benefit. We encourage you to save by matching your contributions \$1.00 for every \$1.00 you contribute up to 6% of your compensation. By deferring 6% of your eligible compensation, you maximize your match.

The Company's matching contributions are deposited in your account quarterly, and you are 100% vested in the employer matching contributions after 3 years of service (with a minimum of 1,000 hours each calendar year).

**Mike Gibbons**  
**MID 06**



## QUICK TIPS & LINKS



**EMPOWER**

[empowermyretirement.com](https://empowermyretirement.com)

844-372-8473

Empower app

Eligibility

Contributions

Setting up your account

## LEARN MORE

[learningfromempower.com](https://learningfromempower.com)



## BENEFICIARIES

401(k) beneficiaries are separate from your Workday Life insurance beneficiaries. Sign into your Empower account to verify or update your 401(k) beneficiary.



# Educational Assistance

The Company encourages all employees and their families to seek out educational opportunities and offers a variety of educational assistance programs.

## TUITION ASSISTANCE PROGRAM (TAP)

Eligible full-time employees (who completed at least 12 months of employment) may be reimbursed up to \$5,250 per year for eligible education expenses. See full guidelines and/or eligibility details at:

- » *Discount Tire and Tire Rack*: Visit the Education Assistance KC page, accessible from the Company > Learning menu.
- » *Full service*: Visit the HR & Benefits > Education section of your KC page.

TAP is administered through **Workforce Edge** and participants will submit and track their TAP requests through the Workforce Edge online portal. To participate in TAP, employees MUST use the portal to submit: an Eligibility Request, Funding Requests (before courses start), Proof of Completion, and required documentation.

Workforce Edge also partners with nationwide colleges to offer discounts to perspective students. Partner school discounts may be combined with TAP for greater cost savings. Learn more in the Workforce Edge portal.

## ASU ONLINE 20% SCHOLARSHIP

Through our partnership with **Instride**, employees and one of their dependents (spouse or children under age 24) are eligible to receive a 20% scholarship on eligible courses taken through ASU Online.

To receive the scholarship, participants must confirm eligibility and enroll through the Instride online portal at [discounttire.instride.com](https://discounttire.instride.com). Eligibility begins upon hire.

Combine this scholarship with TAP for greater cost savings. ASU Online is considered an “out-of-network” school for TAP since they are not a Workforce Edge Partner School. A link to the Instride portal and information on submitting TAP requests for “out-of-network” schools can be found within the Workforce Edge portal.

## DEPENDENT SCHOLARSHIP

The Dependent Scholarship program is available to college-age (17-24) dependents of all full time employees who have worked for the Company for three consecutive years. This program is for undergraduate study only, and students must be enrolled full-time and successfully complete 12 credit hours each semester.

Eligible dependents attending a 4-year university may receive \$5,000 per year and/or those attending a 2-year community college or vocational school may receive \$2,000 per year. Applications are submitted in the spring for the next school year and must be received by the applicable deadline (March 15 for new students, April 15 for returning students).

Visit the [Discount Tire Family](https://DiscountTireFamily.com) website for more information.



## QUICK TIPS & LINKS

### Workforce Edge

[discounttire.workforceedge.com](https://discounttire.workforceedge.com)

833-353-0560

[advisor@workforceedge.com](mailto:advisor@workforceedge.com)

TAP

Eligibility

Partner school discounts

Required documentation



Arizona State University

[discounttire.instride.com](https://discounttire.instride.com)

800-240-0569

Eligibility

Enrollment

Class offerings



Randall 'Dexter' Burnett  
Tire Rack

## Discounts

**Perkspot** is a FREE discount program for all employees. Use Perkspot to find exclusive discounts at national and local merchants. Get discounts on dining, travel, apparel, electronics, cell phones, and more. Visit the Perkspot website to register your account.

## Pet Insurance

Pet protection plans are offered through **Nationwide Pet Insurance**. You may enroll in this benefit at any time and premiums are paid directly to Nationwide Pet Insurance. Choose basic protection or opt to include preventive care, such as wellness exams and shots.

Contact Nationwide for plan details and pricing for your state.

**NOTE:** This policy does not cover pre-existing conditions that began/manifested/incurred prior to the policy effective date or during any waiting period that may be required.

## Help for Employees & Families

### BRUCE T. HALLE ASSISTANCE FUND

Provides basic assistance to employees who incur extraordinary expenses as a result of disasters or other emergency hardships. Visit the website on the right for additional details.

### EXECUTIVE HEALTH DEPARTMENT CASE MANAGEMENT

Nurse Case Managers offer support, education, and resources for complex medical cases. Visit the [Discount Tire Family](#) website for more information.



### QUICK TIPS & LINKS



[discounttire.perkspot.com](https://discounttire.perkspot.com)

866-606-6057

Access discounts  
Register your account



**Nationwide®**

[petinsurance.com/discounttire](https://petinsurance.com/discounttire)

877-738-7874

Reference group:  
DISCOUNT TIRE

Plan details  
Pricing for your state  
Enroll in the benefit



[bthaf.org](https://bthaf.org)

Learn about the fund  
Apply for assistance  
Donate to the fund

*"Be Honest  
Work Hard  
Have Fun  
Be Grateful  
Pay It Forward"*

*Bruce T. Hale*